

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

IN RE:

CASE NO: 10-07790

CHAPTER: 13

David Hughes

Diana Hughes

**NOTICE OF MOTION/APPLICATION
AND
OPPORTUNITY FOR HEARING**

Debtor(s).

TAKE NOTICE that **David and Diana Hughes** filed a Motion to Incur Debt.

A copy of the motion and proposed order accompanies this notice.

TAKE FURTHER NOTICE that any response, return, and/or objection to this motion should be filed with the Court no later than 14 days from service of motion and a copy simultaneously served on all parties in interest.

TAKE FURTHER NOTICE that no hearing will be held on this motion unless a response, return, and/or objection is timely filed and served, in which case the Court will conduct a hearing on **February 6, 2014 at 9:00 a.m.**, at 145 King Street, Room 225, Charleston, South Carolina. No further notice of this hearing will be given.

Dated: January 13, 2014

/s/ Philip Fairbanks

Philip Fairbanks Esquire

1214 King Street

Beaufort, SC 29902

(843) 521-1580

I.D. No.: 756

Attorney for Debtors

Address of Court:

United States Bankruptcy Court

Post Office Box 1448

1100 Laurel Street

Columbia, SC 29202

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:

CASE NO.: 10-07790
CHAPTER 13

David Hughes
Diana Hughes

Debtor(s).

MOTION TO INCUR DEBT

The Debtors hereby request that the Court permit Debtors to incur debt on the following grounds:

1. The Debtors have negotiated a loan in the amount of **\$29,372.99** to purchase a vehicle.
2. The loan payments will be approximately **\$484.99** with **15%** interest.
3. The length of the loan will be **75** months.
4. The debtors wish to purchase a new vehicle as the one they currently own is in need of major repairs . Their current vehicle is included in their Chapter 13 plan payments . That vehicle will be traded in and paid off with the purchase of the new vehicle. Payments on the new vehicle will be paid outside of the Chapter 13 plan.
5. The proposed loan has payments, which the Debtors can afford to pay without modifying their Chapter 13 plan.

WHEREFORE, the Debtors pray that notice and order be issued permitting them to incur debt on the terms set forth above.

Dated: January 13, 2014

/s/ Philip Fairbanks
Philip Fairbanks Esquire
1214 King Street
Beaufort, SC 29902
(843) 521-1580
I.D. No.: 756
Attorney for Debtor(s)

Address of Court:

United States Bankruptcy Court
Post Office Box 1448
1100 Laurel Street
Columbia, SC 29202

**United States Bankruptcy Court
District of South Carolina**

In re **David Hughes
Diana Hughes**

Debtor(s)

Case No. **10-07790**

Chapter **13**

CERTIFICATE OF SERVICE

I hereby certify that on **January 13, 2014**, a copy of **Notice of Motion/Application and Opportunity for Hearing and the Motion to Incur Debt** was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed on the attached creditor matrix.

/s/ Philip Fairbanks

Philip Fairbanks
Philip L. Fairbanks
1214 King Street
Beaufort, SC 29902
843-521-1580 Fax: 843-521-1590

Case type: bk Chapter: 13 Asset: Yes Vol: v Judge: John E. Waites
Date filed: 10/29/2010 Date of last filing: 03/13/2013 Plan confirmed: 03/22/2011

Creditors

Santander Consumer USA
P.O. Box 560284 (541588845)
Dallas, TX 75356-0284 (cr)

24 on Physicians
P O Box 403631 (541575309)
Atlanta GA 30384 (cr)

ABS
PO Box 910 (541575310)
Gates NC 27937 (cr)

American Express
c/o Becket and Lee LLP (541575311)
Po Box 3001 (cr)
Malvern PA 19355

American Express Bank FSB
c/o Becket and Lee LLP (541663323)
POB 3001 (cr)
Malvern PA 19355-0701

American Infsource Lp As Agent for Wfnnb
As Assignee of (541582832)
Newport News (cr)
PO Box 248872
Oklahoma City, OK 73124-8872

Badcock Furniture
Legal Dept. (541575312)
PO Box 232 (cr)
Mulberry FL 33860-0323

Beaufort Country Treasurer
PO Drawer 487 (541575313)
Beaufort SC 29901 (cr)

Beaufort County EMS
PO Box 1228 (541575314)
Beaufort SC 29901-1228 (cr)

BEAUFORT COUNTY TREASURER
PO BOX 487
BEAUFORT SC 29901
(541615764)
(cr)

Beaufort Memorial Hospital
PO Box 1085
Beaufort SC 29901-1085
(541575315)
(cr)

Beaufort Memorial Orthopedic SPE
PO Box 9011
Belfast ME 04915
(541575316)
(cr)

Beaufort Memorial Surgical Specialists
PO Box 9011
Belfast ME 04915
(541575317)
(cr)

CAB Collections
Po Box 62889
N Charleston SC 29419
(541575318)
(cr)

Capital One, N.A.
PO Box 12907
Norfolk, VA 23541
(542244122)
(cr)

Cbe Group
131 Tower Park Dri
Waterloo IA 50704
(541575319)
(cr)

Chase
Po Box 15298
Wilmington DE 19850
(541575320)
(cr)

Chase Bank USA, N.A.
PO Box 15145
Wilmington, DE 19850-5145
(541601352)
(cr)

Citibank Usa
Attn.: Centralized Bankruptcy
Po Box 20363
Kansas City MO 64195
(541575321)
(cr)

Collectron Of Atlanta
HARGRAY COMMUNICATIONS
Po Box 82269
Conyers GA 30013-9433
(541575322)
(cr)

Contract Callers Inc
1058 Claussen Rd Ste 110
Augusta GA 30907
(541575323)
(cr)

Coosaw River Estates

10306 Remington Drive
2nd Floor
Hagerstown MD 21740

(541575324)
(cr)

Credit One Bank

Po Box 98875
Las Vegas NV 89193

(541575325)
(cr)

First Usa Bank N A

Po Box 8650
Wilmington DE 19899

(541575326)
(cr)

GC Services Limited Partnership

PO Box 46960 (066)
Saint Louis MO 63146

(541575327)
(cr)

GE Money Bank

PO Box 981064
El Paso TX 79998-1131

(541575328)
(cr)

GEMB

3355 Michelson Drive
Irvine CA 92612

(541575329)
(cr)

GEMB LENDING INC

PO BOX 5064
COSTA MESA CA 92628

(541593038)
(cr)

Hsbc Bank

Attn: Bankruptcy
Po Box 5213
Carol Stream IL 60197

(541575330)
(cr)

HSBC Bank Nevada, N.A.

by PRA Receivables Management, LLC
PO Box 12907
Norfolk VA 23541

(541600028)
(cr)

Internal Revenue Service

Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19114

(541744394)
(cr)

Lowe's / MBGA

Attention: Bankruptcy Department
Po Box 103104
Roswell GA 30076

(541575331)
(cr)

NCO Financial Systems, Inc

PO Box 12100 (541575332)
Dept. 64 (cr)
Trenton NJ 08650

Palmetto State Bank
P O Box 219 (541575333)
Beaufort SC 29901 (cr)

Portfolio Recovery Associates, LLC.
P.O. Box 41067 (541687176)
Norfolk, VA 23541 (cr)

PRA Receivables Management LLC
As Agent Of Portfolio Recovery Assocs (541628477)
PO Box 12914 (cr)
Norfolk VA 23541

PYOD LLC its successors and assigns
c/o Resurgent Capital Services (541669195)
PO Box 19008 (cr)
Greenville, SC 29602

Reward Zone
PO Box 4155 (541575334)
Carol Stream IL 60197 (cr)

Sams Club
Attention: Bankruptcy Department (541575335)
Po Box 105968 (cr)
Atlanta GA 30353

Santander Consumer USA
P.O. Box 961245 (542122461)
Fort Worth, TX 76161 (cr)

Santander Consumer USA
PO Box 961245 (541575336)
Fort Worth TX 76161-1245 (cr)

SC Dept of Revenue
PO Box 12265 (541575337)
Columbia SC 29211-2265 (cr)

Sca
P O Box 910 (541575338)
Edenton NC 27932 (cr)

Select Labs
PO Box 186 (541575339)
Manning SC 29102 (cr)

Somerset Point at Lady's Island HOA f/k/a Coosaw R

10306 Remington Drive
Hagerstown, MD 21740-1483

(542028587)
(cr)

Creditor committee *Entity*

SunTrust Bank

PO Box 791274
Baltimore MD 21279-1274

(541575340)
(cr)

SunTrust Bank

Attn: Support Services
PO Box 85092
Richmond, VA 23286

(541598632)
(cr)

Creditor committee *Entity*

SUNTRUST MORTGAGE INC

BANKRUPTCY DEPARTMENT RVW 3034
P.O BOX 27767
RICHMOND VA 23261

(541582104)
(cr)

SunTrust Mortgage, Inc.

P.O. Box 27767
Richmond, VA 23261-7767

(541591276)
(cr)

Swiss Colony

1112 7th Avenue
Monroe WI 53566

(541575341)
(cr)

The Swiss Colony

c/o Creditors Bankruptcy Service
P O Box 740933
Dallas,Tx 75374

(541640626)
(cr)

Wfnnb/newport News

995 W 122nd Ave
Westminster CO 80234

(541575342)
(cr)

PACER Service Center			
Transaction Receipt			
01/13/2014 13:53:08			
PACER Login:	f10168	Client Code:	
Description:	Creditor List	Search Criteria:	10-07790-jw Creditor Type: cr
Billable Pages:	2	Cost:	0.20